

## Information to identify the case:

Debtor 1:	<b>Camille D Vaughn</b>	Social Security number or ITIN:	xxx-xx-0508
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 3/12/18
Case number:	18-14776-MBK	Date case converted to chapter:	7 7/23/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Camille D Vaughn	
2. All other names used in the last 8 years		
3. Address	4217 Birchwood Court North Brunswick, NJ 08902	
4. Debtor's attorney Name and address	Robert C. Nisenson Robert C. Nisenson, LLC 10 Auer Court Suite E East Brunswick, NJ 08816	Contact phone (732) 238-8777
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 &gt;

Debtor **Camille D Vaughn**

Case number **18-14776-MBK**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 7/23/19
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<b>7. Meeting of creditors</b>	<b>August 21, 2019 at 12:00 PM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 10/21/19</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
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	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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Certificate of Notice Page 3 of 5

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Camille D Vaughn  
 Debtor

Case No. 18-14776-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jul 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2019.

db +Camille D Vaughn, 4217 Birchwood Court, North Brunswick, NJ 08902-3916  
 517382084 +Asset Maximization Group, Inc, 26-12 Borrough Pl, Suite 6B, Woodside, NY 11377-7835  
 517431522 +BANK of AMERICA, N.A., Carrington Mortgage Services, LLC,  
 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948  
 517382085 +Bank of America, C/O Parker McCay PA, 9000 Midlantic Drive, Suite300,  
 Mount Laurel, NJ 08054-1539  
 517425063 +Bank of America, N.A., C/O Carrington Mortgage Services, LLC, POB 3730,  
 Anaheim, CA 92803-3730  
 517382088 +Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074-5001  
 517491530 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 517984129 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517461872 +Hearthwood at North Brunswick Condominium Associat, c/o McGovern Legal Services, LLC,  
 850 Carolier Lane, North Brunswick, NJ 08902-3312  
 517439120 +Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 517382097 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517382096 +Premier Management Associates, Hearthwood at North Brunswick, 140 Sylvan Avenue,  
 Englewood Cliffs, NJ 07632-2514  
 517458922 +Pride Financial LLC, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 207,  
 Parsippany, NJ 07054-4609  
 517440370 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517382099 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: rnisenson@aol.com Jul 23 2019 23:42:06 Robert C. Nisenson,  
 Robert C. Nisenson, LLC, 10 Auer Court, Suite E, East Brunswick, NJ 08816

tr +EDI: QTVORR.COM Jul 24 2019 03:03:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 23 2019 23:43:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 23 2019 23:43:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517382086 +EDI: CAPITALONE.COM Jul 24 2019 03:03:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517382089 +EDI: RCSFNBMARIN.COM Jul 24 2019 03:03:00 Credit One Bank, Attn: Bankruptcy,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 517382091 +EDI: NAVIENTFKASMDOE.COM Jul 24 2019 03:03:00 Dept Of Ed/Navient, Attn: Claims Dept,  
 P.O. Box 9635, Wilkes Barr, PA 18773-9635  
 517543983 EDI: RESURGENT.COM Jul 24 2019 03:03:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
 P O Box 10675, Greenville, SC 29603-0675  
 517532780 EDI: RESURGENT.COM Jul 24 2019 03:03:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 517523296 +EDI: MID8.COM Jul 24 2019 03:03:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517382095 +EDI: NAVIENTFKASMSERV.COM Jul 24 2019 03:03:00 Navient, Attn: Bankruptcy, Po Box 9500,  
 Wilkes-Barre, PA 18773-9500  
 517539332 EDI: NAVIENTFKASMSERV.COM Jul 24 2019 03:03:00 Navient Solutions, LLC on behalf of,  
 Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 517576170 +E-mail/Text: bankruptcy@pseg.com Jul 23 2019 23:42:22 PSE&G, Attn: Bankruptcy,  
 PO Box 490, Cranford NJ 07016-0490  
 517514911 EDI: Q3G.COM Jul 24 2019 03:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 517384097 +EDI: RMSC.COM Jul 24 2019 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517382098 EDI: TFSR.COM Jul 24 2019 03:03:00 Toyota Motor credit Corp, Po Box 8026,  
 Cedar Rapids, IA 52408

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517382087\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517382090\* +Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 517382092\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
 517382093\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
 517382094\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jul 23, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0